



MONTANA BOARD OF HOUSING

MBOH PLUS 0% DEFERRED Down Payment Assistance

SUBMISSION VOUCHER

Reservation Loan Number:

2nd Reservation Loan Number

Lender

Mortgagor

Loan Officer

Co Mortgagor

Lender No.

Address

County

City

Zip

MBOH ORIGATION DOCUMENTS

Lender Use	(Click here for voucher detail descriptions)	MBOH Use	
	1 MORTGAGE INSURANCE CERTIFICATE; <u>RD LNG</u> required for purchase, FHA MIC, HUD184, VA LNG within 90 days		
	2 Proof of MORTGAGE RECORD CHANGE showing MBOH as the investor and Servicer (FHA Form 92080 or RD form 3555)		
	3 <u>Original</u> NOTE endorsed to Montana Board of Housing, without recourse		
	4 <u>Original</u> MBOH PLUS 0% NOTE closed in Lender's name and endorsed to Montana Board of Housing, without recourse		
	5 MERS ONLINE MIN SUMMARY showing MBOH as investor/servicer or original or clerk certified original copy of the recorded ASSIGNMENT OF DEED OF TRUST to MBOH		
	6 Original or clerk certified copy of the RECORDED ASSIGNMENT OF MBOH PLUS 0% SUB TRUST INDENTURE to MBOH		
	7 Copy of recorded DEED OF TRUST including MBOH UNIFORM RIDER and all other applicable riders		
	8 Copy of recorded MBOH PLUS 0% SUB TRUST INDENTURE (no riders attached)		
	9 <u>FHA Only</u> : Signed LEGALLY ENFORCEABLE OBLIGATION AND AWARD LETTER		
	10 MORTGAGEE TITLE INSURANCE POLICY insuring MBOH incl following endorsements: 9.3-06, 22-06 or 22.2-06, & 8.1-06		
10a	MANUFACTURED HOMES require endorsement 7-06 or 7.1-06 and MV72 Statement of Intent		
10b	TITLE COMMITMENT (use to fund)		
	11 <u>Final</u> H-24(B) MORTGAGE LOAN ESTIMATE		
	12 <u>Final</u> H-25(B) CLOSING DISCLOSURE including borrower's & seller's copies (<u>NO CASH BACK</u>)		
	13 ALTA SETTLEMENT STATEMENTS including borrower's & seller's copies, if available		
	14 MORTGAGOR'S AFFIDAVIT		
	15 SELLER'S AFFIDAVIT		
	16 <u>Final</u> LOAN APPLICATION including HUD form 9200 A or VA form 26-1802a as applicable		
16a	VA DISCLOSURE STATEMENT	16b	FHA REQUIRED NOTICE TO BUYERS
	17 INCOME VERIFICATION for all parties 18+ years old . Full WRITTEN VOES, profit & loss/tax returns for self-employment, child support, social security and/or other benefitss statements, and if applicable, statement of no income for non-employed		
	18 <u>Signed</u> FEDERAL TAX RETURNS for previous 3 years (NOT required in Targeted areas); tax transcripts are acceptable		
	19 RECAPTURE NOTICE signed by borrower at time of application		
	20 MAX RECAPTURE TAX COMPUTE FORM signed by borrowers		
	21 EXECUTED BUY/SELL AGREEMENT including counter offers, initials and signatures of borrowers & sellers		
	22 HAZARD INSURANCE binder/decs page indicatiogn adequate dwelling coverage (DEDUCTIBLE CANNOT EXCEED \$1500 OR 1% OF DWELLING COVERAGE FOR <u>ALL</u> PERILS) listing MBOH as "first mortgagee" on loss payable clause OR Request for Change of Mortgagee Clause letter. NOTE: for MBOH serviced loans, the Mortgagee Clause must read:		
	Montana Board of Housing, c/o Loan Servicing, PO Box 200550, Helena, MT 59620-0550		
	23 FLOOD INSURANCE CERTIFICATE that is "life of loan"		
	24 FLOOD INSURANCE binder/decs page (if property located in SPECIAL FLOOD AREA OR FEMA ZONE A) indicating adequate dwelling coverage (DEDUCTIBLE CANNOT EXCEED \$1500 OR 1% OF DWELLING COVERAGE FOR ALL PERILS) listing MBOH as "first mortgagee" on loss payable clause OR Request for Change of Mortgagee Clause letter. NOTE: for MBOH serviced loans, the Mortgagee Clause must read:		
	Montana Board of Housing, c/o Loan Servicing, PO Box 200550, Helena, MT 59620-0550		
	25 APPRAISAL REPORT (form 1004, 1004C or 1073)		
25a	IF APPLICABLE, copy of Completion of Repair letter from appraiser		
	26 PHOTOGRAPH of the mortgage property		
	27 Executed EARLY DELINQUENCY COUNSELING FORM - Require for all programs		

SERVICING DOCUMENTS

Lender Use

MBOH Use

28	Remit a check for payment for escrows collected at closing, including property taxes and hazard insurance	
29	Remit a check for payment for the Tax Service Fee	
30	Property tax information	
31	FIRST PAYMENT LETTER, NOTICE OF TRANSFER OF SERVICING RIGHTS and HELLO LETTER	
32	MAILING ADDRESS CERTIFICATION and phone number of borrower after occupancy	
33	All documentation used for udnerwriting including: credit report; debt, asset and income verification; description of income calculations and print outs of AUS findings	
34	Gift docs, 2nd lien docs, W-9, 4506T and Power of Attorney , if applicable	

Lender must complete & sign this section

Closing date:	Appraised Value:	Mo. Flood Ins Prem:
HOA Dues:	Mo. Hazard Ins Prem:	Mo. Mortgage Ins Prem:
Mo. Taxes	Total Mo. Payment	

I certify that all documents indicated above are enclosed and complete

Authorized Signature	Email Address	Phone Number
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